The Housing Research & Advocacy Center is a not-for-profit fair housing agency whose mission is to eliminate housing discrimination and assure choice in Northeast Ohio by providing those at risk with effective information, intervention and advocacy.

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Notice of Disclaimer:
This pamphlet is intended to convey information. Nothing in this pamphlet should be relied upon as legal advice, nor should this pamphlet be regarded as creating an attorney-client relationship.

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Federal and/or state fair housing laws prohibit discrimination in housing related transactions based on any of the following protected classes:

- Race/Color
- National Origin/Ancestry
- Sex
- Disability
- Religion
- Familial Status (the presence of children under the age of 18)
- Military Status

Some local laws also prohibit housing discrimination based on:

- Sexual Orientation
- Marital Status
- Creed
- Age

### What is Prohibited?

It is illegal to do any of the following actions based on someone’s membership in a protected class:

#### Rental and Sale of Housing:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable or otherwise restrict choice
- Set different terms, conditions or privileges for sale or rental of housing
- Provide different housing services or facilities
- Falsely deny that housing is available
- Persuade owners to sell or rent (blockbusting)
- Deny anyone access to or membership in a facility or service related to the sale or rental of housing

#### Mortgage Lending and Insurance:

- Refuse to make a mortgage loan or provide homeowners insurance
- Refuse to provide information regarding loans or insurance
- Impose different terms or conditions on a loan, such as different rates, or fees
- Discriminate in appraising property
- Refuse to purchase a loan
- Set different terms or conditions to purchase a loan

### Possible Signs of Discrimination

If a landlord or realtor makes these types of comments to you, it may be a sign of possible discrimination:

- "Families with children can only live in the back of the complex"
- "I will have to charge you a pet deposit for your guide dog"
- "You don’t want to live in that neighborhood"
- "We only rent to people who speak English"

### Where to Go for Help?

If you think you have been a victim of housing discrimination because of your race, national origin, religion, sex, color, familial status, disability, military status, ancestry, or any other reason, please contact the Housing Research & Advocacy Center for assistance at 216-361-9240.

You can also contact the Ohio Civil Rights Commission at 1-888-278-7101 or online at www.crc.ohio.gov, or the U.S. Department of Housing and Urban Development (HUD) at 1-800-669-9777 or online at www.hud.gov. For the hearing impaired, call 1-800-927-9275. HUD also offers assistance with reading and completing HUD forms through interpreters, tapes, and Braille materials.

### Who is Protected?

### Additional Prohibited Acts

In addition, it is illegal for anyone to:

- Threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise that right.
- Advertise or make any statement that indicates a limitation or preference based on a protected class, such as “No Children,” or “Christians Only,” or “Prefer single female.”